Case 09-26505 Doc 1 Filed 07/22/09 Entered 07/22/09 16:31:15 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 45

### United States Bankruptcy Court Northern District of Illinois Eastern Division

Vol	luntary	/ Petition
V O	uiitai y	, i <del>c</del> lilion

Name of Debtor (if individual, enter Last, First, Middle):						Name	Name of Joint Debtor (Spouse) (Last, First, Middle)					
	Requ	ilez, B	ruce	Calvin			Requilez, Linda, Marie					
All Other Names and trade names		e Debtor in the	last 8 years	s (include ma	rried, maider	maid <b>F</b>	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):  FKA Linda Logan  FKA Linda Marie Rickley					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-8989							our digits of Soc. e than one, stat		idual-Taxpaye *** <b>-</b> **- <b>3</b>	r I.D. (ITIN) No./Complete EIN		
Street Address o	Street Address of Debtor (No. & Street, City, and State):						Address of Join	nt Debtor (No.	& Street, City	, and State):		
4157 Nor	th Ricl	hmond				415	7 North	Richmo	ond			
Chicago IL 60618						Ch	icago IL			60618		
County of Reside	ence or of th	ne Principal Pla	ace of Busin	ess:		Count	ty of Residence	or of the Princ	cipal Place of I	Business:		
		CO	OK						соок			
Mailing Address	of Debtor (if	f different from	street addre	ess)		Mailin	g Address of Jo	int Debtor (if o	different from s	street address):		
J	`			,								
Location of Princ	sinal Assats	of Business D	obtor (if diffe	aront from etr	oot addross	abovo):						
Type of Debt			<u> </u>	Nature of Bu		<del></del>	pter of Bankrui	ptcy Code Un	nder Which th	e Petition is Filed (Check one box)		
	neck <b>one</b> box)		l '	(Check one				,,				
_	l (includes on the control of the co	Joint Debtors)	a	Care Busine			Chapter 7		•	15 Petition for Recognition		
		s LLC & LLP)	define	e Asset Real ed in 11 U.S.		. 1 _	Chapter 9 Chapter 11		of a Fore	eign Main Proceeding		
_ `	•	,	_	Railroad			Chapter 12		•	15 Petition for Recognition		
☐ Partnersh	•			broker nodity Brokei	-		chapter 13		of a Fore	eign Nonmain Proceeding		
,	deptor is no ntities, checl	ot one of the k this box	L	ing Bank			Nature of Debts (Check one Box)					
and state	e type of ent	tity below.)	☐ Other	•		<b>■</b> D	■ Debts are primarily consumer □ Debts are primarily business					
				Tax-Exempt		1	debts, defined in 11 U.S.C. debts.  § 101(8) as "incurred by an					
				Check box, if ap or is a tax-exe		_	individual primarily for a					
				ization under d States Cod			ersonal, family, urpose."	or household				
				nue Code).	e (the interna		игрозс.					
		Filing Fee (C	neck <b>one</b> box)	)		Check	one box	Cha	apter 11 Debt	ors		
Filing Fee att	ached						Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
☐ Filing Fee to I	ho naid in in	ostallmanta (an	nliaahla in i	ndividuala an	ly) Must otto	oh	☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)					
		court's consid				CHECK	Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to					
unable to pay	fee except	in installments	s. Rule 1006	S(b). See Office	cial Form 3A	i	insiders or affliates) are less than \$2,190,000.					
☐ Filing Fee wa	•				• /	1	k all applicable  A plan is being f		etition.			
attach signed	l application	for the court's	considerati	on. See Offic	ial Form 3B.		A plan is being filed with this petition.  Acceptances of the plan were solicited prepetition from one of more classes					
							of creditors, in a	cccordance w	ith 11 U.S.C. §	§ 1126(b).		
Statistical/Adm  Debtor estimates			ilahla for dis	stribution to u	neacured cre	odtions				This space is for court use only		
Debtor estim	ates that, at		t property is	excluded ar			es paid, there w	vill be no				
Estimated Numbe	r of Creditors	s $\square$										
1-	50-	100-	200-	1,000-	5,001-	10,001	25,001	50,001	Over			
49 Estimated Assets		199	999	5,000	10,000	25,000	50,000	100,000	100,000			
□ \$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	□ \$50,000,001	\$100,000,001	\$500,000,001	☐ More than			
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion			
Estimated Liabiliti	ies											
\$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion			
\$50,000	\$100,000	\$500,000	to \$1	million	million	million	ເບ ຈວບບ million	ιο ψ ΙυππΟΙΙ	y i billion			

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Voluntary Pe This page must be completed and		Name of Debtor(s)  Requilez, Bruce Calvin  Linda Marie Requilez							
All Prior Ban	kruptcy Case Filed Within Last 8	Years (if more than two, attach additional	sheet)						
Location Where Filed: None None		Case Number:	Date Filed:						
Notice									
Name of Debtor:	iled by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, at Case Number:	tach additional sheet) Date Filed:						
None									
District:		Relationship:	Judge:						
(To be completed if debtor is required forms 10K and 10Q) with the Securities pursuant to Section 13 or 15 (d) of the 1934 and is requesting relief under chap	to file periodic reports (e.g., and Exchange Commission Securities Exchange Act of	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b).							
Exhibit A is attached and made a	part of this petition.	/s/ Salvado	r Gutierrez						
		Salvador Gutierrez	Dated: 07/22/2009						
Yes, and Exhibit C is attached an No.  (To be completed by every ind Exhibit D completed and signed by the If this is a joint petition:	Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.								
	Information Regarding	ng the Debtor - Venue							
immediately preceding t	(Check the A ed or has had a residence, prin- ne date of this petition or for a lo	pplicable Box.) cipal place of business, or principal as onger part of such 180 days than in an general partner, or partnership pendi	y other District.						
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.									
Certification		es as a Tenant of Residential blicable boxes.)	Property						
Landlord has a judgmer following.)		sion of debtor's residence. (If box chec	ked, complete the						
(Name of landlord that obtained judgment)									
	(Address of Landlord)								
permitted to cure the ent	(Address of Landlord)  Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for								
	nis petition the deposit with the o	court of any rent that would become du	ue during the 30-day						
		period after the filing of the petition.							

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**Voluntary Petition** 

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Requilez, Bruce Calvin Linda Marie Requilez

#### **Signatures**

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Bruce Calvin Requilez
Bruce Calvin Requilez

Dated: 07/18/2009

/s/ Linda Marie Requilez Linda Marie Requilez

Dated: 07/18/2009

Signature of Attorney

/s/ Salvador Gutierrez

Signature of Attorney for Debtor(s)

Salvador Gutierrez

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 07/22/2009

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

PFG Record # 345208

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### << Sign & Date on Those Lines

### << Sign & Date on Those Lines

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



# Document Page 4 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 07/18/2009 /s/ Bruce Calvin Requilez

Bruce Calvin Requilez

**\*** 

Sign & Date Here

# Document Page 5 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Linda Marie Requilez	Here
Dated:	07/18/2009	/s/ Linda Marie Requilez	Sign & Date
I certify u	nder penalty of perjury t	that the information provided above is true and correct.	
	5. The United States trustee or lot apply in this district.	bankruptcy administrator has determined that the credit counseling requirement of	11 U.S.C. § 109(h)
	Active military duty in a milita	ary combat zone.	
partici		S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonang in person, by telephone, or through the Internet.);	able effort, to
of reali	. , ,	S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so a cons with respect to financial responsibilities.);	as to be incapable
	4. I am not required to receive a otion for determination by the co	a credit counseling briefing because of: [Check the applicable statement.] [Must be burt.]	e accompanied
your b manag the 30	ankruptcy petition and promptly gement plan developed through -day deadline can be granted or	to the court, you must still obtain the credit counseling briefing within the first 30 da file a certificate from the agency that provided the counseling, together with a copy the agency. Failure to fulfill these requirements may result in dismissal of your casely for cause and is limited to a maximum of 15 days. Your case may also be dismig your bankruptcy case without first receiving a credit counseling briefing.	of any debt se. Any extension of
•	from the time I made my reques an file my bankruptcy case now	dit counseling services from an approved agency but was unable to obtain the service, and the following exigent circumstances merit a temporary waiver of the credit of a light count. [Must be accompanied by a motion for determination by the court.] [Summarize 6]	ounseling requirement
perfo a cop	d States trustee or bankruptcy a rming a related budget analysis,	the filing of my bankruptcy case, I received a briefing from a credit counseling age administrator that outlined the opportunties for available credit counseling and assis, but I do not have a certificate from the agency describing the services provided to you and a copy of any debt repayment plan our your bankruptcy case is filed.	sted me in me. You must file
perfo	d States trustee or bankruptcy a rming a related budget analysis,	the filing of my bankruptcy case, I received a briefing from a credit counseling ages administrator that outlined the opportunties for available credit counseling and assist and I have a certificate from the agency describing the services provided to me. A ayment plan developed through the agency.	sted me in

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# Document Page 6 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED				
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other		
SCHEDULE A - Real Property	Yes	1	\$467,275	\$-	\$-		
SCHEDULE B - Personal Property	Yes	3	\$22,467	\$-	\$-		
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-		
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$673,636	\$-		
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-		
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$1,105,878	\$-		
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-		
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-		
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$5,890		
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$6,567		
TOTALS	\$ 489,742 TOTAL ASSETS	\$ 1,779,514 TOTAL LIABILITIES					

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

Bankruptcy Docket #:

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 13,518.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 13,518
State the following:	
Average Income (from Schedule I, Line 16)	\$ 5,890.12
Average Expenses (from Schedule J, Line 18)	\$ 6,566.99

#### State the following:

Current Monthly Income (from Form 22A Line 12; or,

Form 22B Line 11; or, Form 22C Line 20)

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 164,938.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 1,105,878.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 1,270,816.00

\$ 10,657.17

# Document Page 8 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
4155 North Richmond Chicago, IL 60618 - (Debtors Rental Property)	Fee Simple	Н	\$ 199,625	\$ 291,297
4157 North Richmond Chicago, IL 60618 - (Debtors primary residence)	Fee Simple	н	\$ 267,650	\$ 368,974
8800 Vistana Center Dr, Orlando FL Time share in Florida, 1 week every 2 years	Fee Simple	J	\$ 1,925	

**Total Market Value of Real Property** 

(Report also on Summary of Schedules) \$469,200.00

PFG Record # 345208 B6A (Official Form 6A) (12/07) Page 1 of 1

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	H W J C	Debtor's Propert Deduc	t Value of Interest in Ly, Without Sting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with - ING Direct Orange Account checking account with - Chase		\$ \$ \$ \$ \$ \$ \$ \$	2,614 10 182 136 1,918 333 128 146
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, TV Stand, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware		\$	2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	200

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	IEC	OULE B - PERSONAL PROPERTY			
Type of Property	NONE	Description and Location of Property	H W Debtor's Int Property, V Deducting C Secured C		Interest in y, Without ting Any
06. Wearing Apparel					
		Necessary wearing apparel.		\$	200
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$	150
08. Firearms and sports, photographic, and other hobby equipment.	X				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value - AXA.		s	0
		Term Life Insurance - No Cash Surrender Value - TIAA.		<b>\$</b>	0
		Term Life Insurance - No Cash Surrender Value - MetLife.		\$	0
10. Annuities. Itemize and name each issuer.	X				
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		Pension w/ Employer/Former Employer - 100% Exempt.	Н	\$	0
13. Stocks and interests in incorporated and unincorporated businesses.					2.000
14. Interest in partnerships or joint ventures.	X	200 shares in Covenant Bank Shares,	J	\$	2,000
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts receivable	X				
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCF	SCHEDULE B - PERSONAL PROPERTY						
Type of Property	NONE	Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X						
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X						
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X						
22. Patents, copyrights and other intellectual property. Give particulars.	X						
23. Licenses, franchises and other general intangibles.	X						
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X						
25. Autos, Truck, Trailers and other vehicles and accessories.		Hyundai Motor Finance - 07 Hyundai Sonata - 43,000	w	\$ 12,4 <b>5</b> 0			
26. Boats, motors and accessories.	X			, , , , ,			
27. Aircraft and accessories.	X						
28. Office equipment, furnishings, and supplies.	X						
29. Machinery, fixtures, equipment, and supplie used in business.	X						
30. Inventory	X						
31. Animals	X						
32. Crops-Growing or Harvested. Give particulars.	X						
33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	X						
35. Other personal property of any kind not already listed. Itemize.	X						
		<b>Total</b> (Report also on Summary of Schedules)		\$22,467			

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## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT								
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875						

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
4157 North Richmond Chicago, IL 60618 - (Debtors primary residence)	735 ILCS 5/12-901 735 ILCS 5/12-901	\$ 15,000 \$ 15,000	\$ 267,650
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
checking account with - ING Direct Orange Account	735 ILCS 5/12-1001(b)	\$ 2,614	\$ 2,614
checking account with - Chase	735 ILCS 5/12-1001(b)	\$ 10	\$ 10
checking account with - Chase	735 ILCS 5/12-1001(b)	\$ 182	\$ 182
checking account with - Chase	735 ILCS 5/12-1001(b)	\$ 136	\$ 136
checking account with - Chase	735 ILCS 5/12-1001(b)	\$ 301	\$ 1,918
checking account with - Chase	735 ILCS 5/12-1001(b)	\$ 333	\$ 333
checking account with - Chase	735 ILCS 5/12-1001(b)	\$ 128	\$ 128
checking account with - Chase	735 ILCS 5/12-1001(b)	\$ 146	\$ 146
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, TV Stand, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
PFG Record # <b>345208</b>	B6C (Office	ial Form 6C) (12/	07) Page 1 of 2

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## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

	Exemption	Claimed Exemption	Property without Deducting Exemption
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 200	\$ 200
06. Wearing Apparel	725    00 5/42 4004(a) (a)	Ф 200	
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 200	\$ 200
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 150	\$ 150
09. Interests in insurance policies. Name insurance company of each			
policy and itemize surrender or refund value of each.	735 ILCS 5/12-1001(f)	\$ 0	\$ 0
Term Life Insurance - No Cash Surrender Value - TIAA.	733 1263 3/12-1001(1)	\$ 0	\$ 0
Term Life Insurance - No Cash Surrender Value - AXA.	735 ILCS 5/12-1001(f)	\$ 0	\$ 0
Term Life Insurance - No Cash Surrender Value - MetLife.	735 ILCS 5/12-1001(f)	\$ 0	\$ 0
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	705    00 5 40 4000	Φ. 0	
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 0	\$ 0
13. Stocks and interests in incorporated and unincorporated businesses.			
200 shares in Covenant Bank Shares,	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000
25. Autos, Truck, Trailers and other vehicles and accessories.			
Hyundai Motor Finance - 07 Hyundai Sonata - 43,000	735 ILCS 5/12-1001(c)	\$ 4,800	\$ 12,450
		cial Form 6C) (12/	07) Page 2 of 2

## Document Page 14 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors	hold	ing u	nsecured claims to report on this Schedule D.					
Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 EMC Mortgage Attn: Bankruptcy Dept. 800 State Highway 121 By Lewisville TX 75067 Acct No.: 5890011178159		Н	Dates: 2005-2009  Nature of Lien: Mortgage  Market Value: \$ 267,650 Intention: Reaffirm 524 (c)  *Description: 4157 North Richmond Chicago, IL 60618 - (Debtors primary residence)				\$ 340,001	\$ 72,351
2 GMAC Mortgage Attn: Bankruptcy Dept. Po Box 4622 Waterloo IA 50704 Acct No.: XXXXX8989		Н	Dates: 2005-2009  Nature of Lien: Mortgage - Second  Market Value: \$ 267,650     Intention: None  *Description: 4157 North Richmond     Chicago, IL 60618 - (Debtors primary residence)				\$ 28,973	\$ 0
Attn: Bankruptcy Dept. 10550 Talbert Ave Fountain Valley CA 92708  Acct No.: 20080405416418		W	Dates: 2008-2009  Nature of Lien: Lien on Vehicle - PMSI  Market Value: \$ 12,450  Intention: Reaffirm 524 (c)  *Description: Hyundai Motor Finance - 07  Hyundai Sonata - 43,000				\$ 13,365	\$ 915
4 Wachovia Mortgage, FSB Attn: Bankruptcy Dept. 4101 Wiseman Blvd # Mc-T San Antonio TX 78251 Acct No.: 5120029800307		Н	Dates: 2005-2009 Nature of Lien: Mortgage Market Value: \$ 199,625 Intention: Surrender *Description: 4155 North Richmond Chicago, IL 60618 - (Debtors Rental Property)				\$ 291,297	\$ 91,672

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# Document Page 15 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above) H W J C

\* Date Claim was Incured

\* Nature of Lien

\*Value of Property Subject to Lien

\*Description of Property

nliquidated

Amount of Claim Without Deducting Value of

Unsecured Portion, If Any

**Total** 

\$ 673,636

\$ 164,938

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

### Document Page 16 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bruce Calvin Requilez and Linda Marie Requilez / Debtors

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

느		_	_		_	_	_	
Cr	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 ount of Claim
1	AMEX Attn: Bankruptcy Dept. Po Box 297871 Fort Lauderdale FL 33329 Acct #: XXXXX3875		w	Dates: 1986-2008 Reason: Credit Card or Credit Use				\$ 48
2	AMEX Attn: Bankruptcy Dept. Po Box 297871 Fort Lauderdale FL 33329 Acct #: XXXXX8989		Н	Dates: 2002-2009 Reason: Credit Card or Credit Use				\$ 1,734
3	Amy Parrish Attn: Bankruptcy Dept. 1 North LaSalle, Ste 600 Chicago IL 60602 Acct #: XXXXX3875		J	Dates: 2008 Reason: Notice Only				\$ 0

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In re

Bruce Calvin Requilez and Linda Marie Requilez / Debtors

	SCHEDULE F - CREDITORS	H	OL	DING UNSECURED NON-PR	10	RI	ΓΥ	CLAI	MS
Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amou Cla	unt of aim
4	Aracadia Industries, Inc Attn: Martin Dubowsky 2235 N. Orchard St. Holtsville NY 60614 Acct #: XXXXX3875		J	Dates: 2008 Reason: Notice Only				\$	0
5	Associated Recovery Systems Bankruptcy Department PO Box 469046 Escondido CA 92046 Acct #: XXX-XX-8989		J	Dates: 2008 Reason: Notice Only				\$	0
6	Bayview Financial LOAN Attn: Bankruptcy Dept. 4425 Ponce De Leon Blvd Coral Gables FL 33146 Acct #: 200053709		w	Dates: 2007-2008 Reason: Unknown Credit Extension				\$ 61	3,909
7	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX8989		Н	Dates: 2001-2008 Reason: Credit Card or Credit Use				\$ 7	7,735

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Freedman Anselmo Lindberg & Rappe LLC 1807 W. Diehl Rd. Naperville IL 60566

8	CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081	F	Dates: Reason:	1986-2008 Credit Card or Credit Use		\$ 9,616
	Acct #: XXXXX8989					

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Bruce Calvin Requilez and Linda Marie Requilez / Debtors** 

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS									
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim		
9 CHASE Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 Acct #: XXXXX8989		Н	Dates: 1999-2008 Reason: Credit Card or Credit Use				\$ 12,434		

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Associated Recovery Systems Bankruptcy Department PO Box 469046 Escondido CA 92046

Frederick J. Hanna & Assoc. Bankruptcy Department 1427 Roswell Rd. Marietta GA 30062

10	Chicago Title & Land Trust Attn: Bankruptcy Dept. CT Corporation Systems 208 S LaSalle, Ste 8 IL 60604 Acct #: XXXXX3875	J	Dates: Reason: <b>Notice Only</b>		\$ 0
11	Citibank Bankruptcy Department PO Box 6241 Sioux Falls SD 57117	J	Dates: 2008 Reason: Credit Card or Credit Use		\$ 21,000
	Acct #: XXX-XX-8989				

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

MCM Babnkruptcy Department PO Box 603, Dept. 12421 Oaks PA 19456

Alliance One Bankruptcy Department 1160 Center Pointe Dr., #1 Mendota Heights MN 55120

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In re

Bruce Calvin Requilez and Linda Marie Requilez / Debtors

SCHEDULE F - CREDITORS	Н	OL	DING UNSECURED NON-PR	10	RI	ΓΥ	CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
12 <u>Discover FIN SVCS LLC</u> Attn: Bankruptcy Dept. Po Box 15316 Wilmington DE 19850 Acct #: XXXXX8989		Н	Dates: 1998-2009 Reason: Credit Card or Credit Use				\$ 3,140
13 Discover FIN SVCS LLC Attn: Bankruptcy Dept. Po Box 15316 Wilmington DE 19850 Acct #: XXXXX8989			Dates: 1997-2009 Reason: Credit Card or Credit Use				\$ 10,723
14 Eastern Savings Bank Attn: Bankruptcy Dept. 11350 McCormick, Ste 200 Hunt Valley MD 21031 Acct #: XXX-XX-3875		J	Dates: 2008 Reason: Mortgage Deficiency				\$ 400,000

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Robbins, Salomon & Patt

25 E Washington, 10th Floor Chicago IL 60602

Circuit Court of Cook County Clerk of the Court 50 W Washington Chicago IL 60602

15 Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA 30374	Dates: 2009 Reason: Notice Only	\$	0
Acct #: XXXXX8989			
16 Experian Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75013	Dates: 2009 Reason: Notice Only	\$	0
Acct #: XXXXX8989			

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		unt of aim
17 Illinois Collection SE Attn: Bankruptcy Dept. 8231 185Th St Ste 100 Tinley Park IL 60487 Acct #: 7653959		Н	Dates: 2005-2007 Reason: Medical Debt				\$	464
18 Kevin M. Bailey Attn: Bankruptcy Dept. 3620 W 175TH Place Country Club Hills IL 60478 Acct #: XXXXX3875		J	Dates: 2008 Reason: Notice Only				\$	0
19 Marc Friedman Attn: Bankruptcy Dept. 2222 Chestnut, Ste 202 Gleview IL 60026 Acct #: XXXXX3875		J	Dates: 2008 Reason: Notice Only				\$	0
20 Mauck Baker Attn: Bankruptcy Dept. 1 North LaSalle, Ste 600 Chicago IL 60602 Acct #: XXXXX3875		J	Dates: 2008 Reason: Notice Only				\$	0
21 Robbins, Salmon & Patt Attn: Bankruptcy Dept. 25 E Washington, Ste 1000 Holtsville NY 60602 Acct #: XXXXX3875		J	Dates: 2008 Reason: Notice Only				\$	0
22 Robins Salomon & Patt Attn: Bankruptcy Dept. 25 E Washington, Ste 1000 Chicago IL 60602 Acct #: XXXXX3875		J	Dates: 2008 Reason: Notice Only				\$	0

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In re

Bruce Calvin Requilez and Linda Marie Requilez / Debtors

							CLAIMS
reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	O C H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
Attn: Bankruptcy Dept. Po Box 673 Minneapolis MN 55440 Acct #: XXXXX8989		Н	Dates: 2005-2009 Reason: Credit Card or Credit Use				\$ 5,445
Law Firm(s)   Collection Agent	(a) E	) One	recenting the Original Creditor				
Blatt, Hasenmiller, Leibsker & Moore 125 S. Wacker Dr. Suite 400 Chicago IL 60606							
Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022 Acct #: XXXXX8989			Dates: 2009 Reason: Notice Only				\$ 0
5 UNVL/CITI Attn: Bankruptcy Dept. Po Box 6241 Sioux Falls SD 57117 Acct #: XXXXX8989		Н	Dates: 2002-2008 Reason: Credit Card or Credit Use				\$ 6,112
Law Firm(s)   Collection Agent	(e) F	2 2 2 1	resenting the Original Creditor				
Blitt and Gaines, PC Bankruptcy Department 661 Glenn Ave. Wheeling IL 60090	<u> , 1</u>	<u></u>	occurred and original original				
Attn: Bankruptcy Dept. 301 E 58Th St N Sioux Falls SD 57104		W	Dates: 2004-2006 Reason: Loan or Tuition for Education				\$ 13,518
Acct #: 3926465137220001							

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(Report also on Summary of Schedules)

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In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases. **Description of Contract or Lease and Nature of Debtor's** Name and Mailing Address, Interest. State whether Lease is for Non-Residential Real Including Zip Code, **Property. State Contract Number or** of Other Parties to Lease or Contract. Any Government Contract. John Cantu Intention: None Contract Type: Lease on Property Attn: Bankruptcy Dept. Terms/Month: 4155 N. Richmond Buy Out: Chicago IL 60618 Begin Date: Debtor Int: Description: 2 Marie Cantu Intention: None Contract Type: Lease on Property Attn: Bankruptcy Dept. Terms/Month: 4157 N. Richmond Buy Out: Chicago IL 60618 Begin Date: Debtor Int:

Description:

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# Document Page 24 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Bruce Calvin Requilez and Linda Marie Requilez, Debtors** 

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

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## UNITED STATES BARKRUPTON COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

Bankruptcy Docket #:

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE						
Status: Married	None						
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT					
Occupation:	Senior Career Coach	Unemployed					
Name of Employer:	SSP-BPI						
Years Employed	6 Months						
Employer Address:	1 N. Franklin						
City, State, Zip	Chicago, IL 60606	,					

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
Monthly Gross Wages, Salary, and commissions	\$ 6,049.38	\$ 0.00
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 6,049.38	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 1,209.26	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,209.26	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 4,840.12	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 1,050.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
<ol> <li>Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.</li> </ol>	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 5,890.12	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 5,890	0.12
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and,	if applicable, on Statistical Summary

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

## UNITED STATES BARKRUPT & COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

Bankruptcy Docket #:

	EXPENSES OF INDIVIDUAL DEBTOR	•
Complete this schedule by estimating the average mor payments made bi-weekly, quarterly, semi-annually, or annu	nthly expenses of the debtor and the debtor's family at time case filed. Pually to show monthly rate.	rorate any
	ins a separate household. Complete a separate schedule of expenditures lab	eled "Spouse".
Rent or home mortgage payment (include lot	rented for mobile home)	\$ 3,897.99
a. Real Estate taxes included? [x] Yes []	•	Ψ 0,007.00
Utilities: a. Electricity and Heating Fuel	in the party meaning management [1] the party	\$ 240.00
b. Water, Sewer, Garbage		\$ -
c. Cellphone, Internet		\$ 110.00
d. Other Home Phone and Cab	le Television	\$ 75.00
3. Home Maintenance (repairs and upkeep)		\$ 50.00
4. Food		\$ 400.00
5. Clothing		\$ 50.00
6. Laundry and Dry Cleaning		\$ 45.00
7. Medical and Dental Expenses		\$ -
8. Transportation (not including car payments)	Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 220.00
9. Recreation, Clubs and Entertainment, Newsp	apers, Magazines, etc.	\$ 60.00
10. Charitable Contributions		\$ 500.00
11. Insurance (not deducted from wages or included in the second	ded in home mortgage payments)	\$ 200.00
a. Homeowner's or Renter's		\$ 140.00
b. Life c. Health		\$-
d. Auto		\$ 65.00
e. Other		\$-
12. Taxes (not deducted from wages or included	in home mortgage nayments)	φ-
(Specify) Federal or State Tax Repaymer		\$ -
13. Installment Payments: (In Chapter 11, 12, and a. Auto	d 13 cases, do not list payments to be included in plan)	\$309.00
b. Reaffirmation Payments		\$ -
c. Other	\$-	\$-
14. Alimony, maintenance and support paid to oth	ners	\$-
15. Payments for support of additional dependent		<b>\$</b> -
16. Regular expenses from operation of business		\$ -
17. Other: Haircuts, Hygiene, Newspaper/Mags Eyecare, Meds Postage/Bankir		
\$180.00 \$25.00	\$0.00 \$- \$-	\$205.00
18. AVERAGE MONTHLY EXPENSES (Total lines the Stastical of Summary of Certain Liabilities and Relate	1-17. Report also on Summary of Schedules and if applicable, on ed Data.	\$ 6,566.99
19. Describe any increase/decrease in expenditu <i>None</i>	res anticipated to occur within the year following the filing	this document:
20. STATEMENT OF MONTHLY NET INCOME	a. Average monthly income from Line 15 of Schedule I	\$ 5,890.12
	b. Average monthly expenses from Line 18 above	\$ 6,566.99
	c. Monthly net income (a. minus b.)	\$(676.87)
	d. Total amount to be paid into plan monthly	\$ -

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

Bankruptcy Docket #:

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	07/18/2009	/s/ Bruce Calvin Requilez	X Date & Sign
		Bruce Calvin Requilez	
Dated:	07/18/2009	/s/ Linda Marie Requilez	X Date & Sign
		Linda Marie Requilez	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

PFG Record #

# Document Page 28 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2009: \$34,462 2008: \$60,224 2007: \$35,359	employment	
Spouse		
AMOUNT	SOURCE	

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In re

S	TATEMENT OF FINA	ANCIAL A	FFAIRS	
Spouse				
AMOUNT	SOURCE			
2009: \$20,628 2008: \$0 2007: \$0	employment			
02. INCOME OTHER THAN FROM I State the amount of income received the two years immediately preceding spouse separately. (Married debtors is filed, unless the spouses are sepa	by the debtor other than from emples the commencement of this case. Gilling under chapter 12 or chapter 15	byment, trade, pro ive particulars. If a 3 must state incor	a joint petition is f	iled, state income for each
AMOUNT	SOURCE			
Spouse				
AMOUNT	SOURCE			
03. PAYMENTS TO CREDITORS:				
Complete a. or b. as appropriate, and	d c.			
a. INDIVIDUAL OR JOINT DEBTOR services, and other debts to any crec value of all property that constitutes that were made to a creditor on accordan approved nonprofit budgeting and payments by either or both spouses	ditor made within 90 days immediate or is affected by such transfer is not bunt of a domestic support obligation of creditor counseling agency. (Marriwhether or not a joint petition is filed	ly proceeding the less than \$600.00 or as part of an a ed debtors filing u , unless the spou	commencement  Indicate with a  Iternative repaym  I	of this case if the aggregate n asterisk (*) any payments nent schedule under a plan by or chapter 13 must include d and a joint petition is not filed
Name and Address of Creditor	Dates of Payments	Amo Pa		Amount Still Owing
Hyundai Motor Finance 10550 Talbert Ave Fountain Valley CA 92708	Monthly	\$	927	\$ 12,438

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In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

#### STATEMENT OF FINANCIAL AFFAIRS

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods o services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
Wachovia Mortgage, FSB 4101 Wiseman Blvd # Mc-T San Antonio TX 78251	Monthly	\$ 6,660	\$ 284,637
EMC Mortgage 800 State Highway 121 By Lewisville TX 75067	Monthly	<b>\$ 11,394</b>	\$ 328,607
GMAC Mortgage Po Box 4622 Waterloo IA 50704	Monthly	\$ 1,449	\$ 27,524



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor	Dates	Amount Paid or Value of	Amount
& Relationship to Debtor	of Payments	Transfers	Still Owing

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In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

#### STATEMENT OF FINANCIAL AFFAIRS

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OF AGENCY AND LOCATION	STATUS OF DISPOSITION
Bayview Loan Service v. Linda Requilez - 08 CH 01210	Mortgage Foreclosure	Circuit Cout of Cook County, Illinois - Chancery Division	Pending
Bayview Loan Servicing v. Linda Requilez - 08 CH 08562	Mortgage Forclosure	Circuit Court of Cook County, Illinois - Chancery Division	Pending
Wells Fargo Bank v. Bruce C. Requilez - 09 CH 03063	Mortgage Foreclosure	Circuit Court of Cook County, Illinois - Chancery Division	Pending
Capital One v. Bruce C. Requilez - 08 M1 193723	Collection	Circuit Court of Cook County, Illinois - First Municipal Division	Pending
CitiBank v. Bruce C. Requilez - 08 M1 174960	Collection	Ciruit Court of Cook County, Illinois - First Muncipal Division	Pending
Chase Bank USA v. Bruce C. Requilez - 08 M1 164757	Collections	Circuit Court of Cook County, Illinois - First Muncipal Division	Pending
IB Property Holding v. Linda Requilez - 09 M1 703525	Forcible Entry & Detainer	Circuit Court of Cook County, Illinois - First Muncipal Division	Pending

NONE

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person	Date	Description
for Whose Benefit Property	of	and Value
was Seized	Seizure	of Property

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

#### STATEMENT OF FINANCIAL AFFAIRS

#### 05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

**Eastern Savings Bank FSB** 

January 15, 2009

5500 N. Kedzie, Chicago, IL 60625

**Bayview Loan** Servicing, LLC November 11, 2008

4904 N. Troy, Chicago, IL 60625

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee

Date of Assignment

Terms of Assignment or Settlement

NONE X

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number

Date of Order

Description and Value of Property

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description Name and Address of Person Relationship Date to Debtor. of and Value or Gift of Gift Organization If Any Month Church

**Rivers of Living Water Christian Center** 

\$500.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

STATEMENT	OF FINANCIAL	<b>AFFAIRS</b>
SIAICMEN	OF FINANCIAL	AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

#### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Payment/Value: \$3,500

Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2009

Amount of Money or description and Value of Property

GreenPath 38505 County Club Drive, Suite 210 Farmington Hills, MI 48331 Phone 800.550.1961 \$50.00

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

NONE

X

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

STATEMENT OF FINANCIAL AFFAIRS			
10. OTHER TRANSFERS			
transferred either absolutely or as so	ecurity with two (2) years immed must include transfers by eithe	nary course of the business or financial a diately preceding the commencement of t er or both spouses whether or not a joint p	his case. (Married debtors
Name and Address of		Describe Property	
Transferee, Relationship to Debtor	Date	Transferred and Value Received	
10b. List all property transferred by trust or similar device of which the d	` ' '	immediately preceding the commenceme	ent of this case to a self-settled
Name of	•	Amount and Date	
Trust or	Date(s) of	of Sale or	

Closing

#### NONE X

NONE

#### 11. CLOSED FINANCIAL ACCOUNTS:

Trust or other Device

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Type of Account, Last Four Digits Amount and Date of Sale or Address of of Account Number, and Amount of Institution Final Balance Closing

Transfer(s)



#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Date of Transfer or Name and Address of Bank Names & Addresses of Those With Description of or Other Depository Access to Box or depository Contents Surrender, if Any

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In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

	STATEMENT OF FIN	ANOIAL AI I AINO	
13. SETOFFS:			
of this case. (Married debtors fili	litor, including a bank, against a debt or ing under chapter 12 or chapter 13 mus s the spouses are separated and a joint	t include information concerning eith	•
Name and Address	Date	Amount	
of Creditor	of Setoff	of Setoff	
14. LIST ALL PROPERTY HELL	O FOR ANOTHER PERSON: er person that the debtor holds or contr	ols.	
Name and Address of Owner	Description and Value of Property	Location of Property	
occupied during that period and	TOR(S):  e (3) years immediately preceding the convacated prior to the commencement of		
If debtor has moved within three	e (3) years immediately preceding the co		
If debtor has moved within three occupied during that period and	e (3) years immediately preceding the covacated prior to the commencement of	this case. If a joint petition is filed, re	
If debtor has moved within three occupied during that period and of either spouse.  Address  16. SPOUSES and FORMER S  If the debtor resides or resided i Louisiana, Nevada, New Mexico	e (3) years immediately preceding the convacated prior to the commencement of  Name  Used	Dates of Occupancy  wealth, or territory (including Alaska, Visconsin) within eight (8) years imm	eport also any separate addre Arizona, California, Idaho, lediately preceding the

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# Document Page 36 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

	OTATEMENT OF THE	ANCIAL AFFAIRS	
17. ENVIRONMENTAL INFOR	MATION:		
For the purpose of this question	n, the following definitions apply:		
toxic substances, wastes or ma	y federal, state, or local statute or regulat terial into the air, land, soil surface water, g the cleanup of the these substances, w	ground water, or other medium, in	
-	ty, or property as defined under any Envir g, but not limited to, disposal sites.	onmental Law, whether or not pre	esently or formerly owned o
"Hazardous material" means ar environmental Law.	nything defined as a hazardous waste, ha	zardous or toxic substances, pollu	tant, or contaminant, etc. u
17a. List the name and address	s of every site for which the debtor has red	eived notice in writing by a govern	mental unit that it may be
	violation of an Environmental Law. Indicat	0,0	
Environmental Law:	violation of an Environmental Law. Indicat	c the governmental anti, the date	
Environmental Eaw.			o
			o
Site Name	Name and Address	Date	Environmental
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	
			Environmental
and Address  17b. List the name and address	of Governmental Unit	of Notice	Environmental Law
and Address  17b. List the name and address	of Governmental Unit	of Notice	Environmental Law
and Address  17b. List the name and address	of Governmental Unit	of Notice	Environmental Law a release of Hazardous
and Address  17b. List the name and address Material. Indicate the government	of Governmental Unit s of every site for which the debtor provide	of Notice  Ind notice to a governmental unit of the date of the notice.	Environmental Law a release of Hazardous
and Address  17b. List the name and address Material. Indicate the governme	of Governmental Unit s of every site for which the debtor providental unit to which the notice was sent and Name and Address	of Notice  Ind notice to a governmental unit of the date of the notice.  Date	Environmental Law a release of Hazardous Environmental
and Address  17b. List the name and address Material. Indicate the governme	of Governmental Unit s of every site for which the debtor providental unit to which the notice was sent and Name and Address	of Notice  Ind notice to a governmental unit of the date of the notice.  Date	Environmental Law a release of Hazardous Environmental
and Address  17b. List the name and address Material. Indicate the governme Site Name and Address	of Governmental Unit  s of every site for which the debtor provide ental unit to which the notice was sent and Name and Address of Governmental Unit  ative proceedings, including settlements of	of Notice  Ind notice to a governmental unit of the date of the notice.  Date of Notice  or orders, under any Environmental	Environmental Law  a release of Hazardous  Environmental Law  al Law with respect to which
and Address  17b. List the name and address Material. Indicate the governme Site Name and Address  17c. List all judicial or administr debtor is or was a party. Indicate	of Governmental Unit  s of every site for which the debtor provide ental unit to which the notice was sent and  Name and Address of Governmental Unit	of Notice  Ind notice to a governmental unit of the date of the notice.  Date of Notice  or orders, under any Environmental	Environmental Law  a release of Hazardous  Environmental Law  al Law with respect to which
and Address  17b. List the name and address Material. Indicate the governme Site Name and Address  17c. List all judicial or administr debtor is or was a party. Indicate	of Governmental Unit  s of every site for which the debtor provide ental unit to which the notice was sent and Name and Address of Governmental Unit  ative proceedings, including settlements of	of Notice  Ind notice to a governmental unit of the date of the notice.  Date of Notice  or orders, under any Environmental	Environmental Law  a release of Hazardous  Environmental Law  al Law with respect to which
and Address  17b. List the name and address Material. Indicate the governme Site Name and Address  17c. List all judicial or administr debtor is or was a party. Indicat number.	of Governmental Unit  s of every site for which the debtor provide ental unit to which the notice was sent and Name and Address of Governmental Unit  ative proceedings, including settlements of the name and address of the governmental unit the name and	of Notice  Ind notice to a governmental unit of the date of the notice.  Date of Notice  or orders, under any Environmental unit that is or was a party to the date of Notice	Environmental Law  a release of Hazardous  Environmental Law  al Law with respect to which
and Address  b. List the name and address aterial. Indicate the government of the Site Name and Address  c. List all judicial or administration is or was a party. Indicate	of Governmental Unit  s of every site for which the debtor provide ental unit to which the notice was sent and Name and Address of Governmental Unit  ative proceedings, including settlements of	of Notice  Ind notice to a governmental unit of the date of the notice.  Date of Notice  or orders, under any Environmental	Environmenta Law  a release of Hazardous  Environmenta Law  al Law with respect to which

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# Document Page 37 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

3	IAIEWENI OF FII	NANCIAL AFFAIRS	
18 NATURE, LOCATION AND NAME	E OF BUSINESS		
a. If the debtor is an individual, list the ending dates of all businesses in white partnership, sole proprietor, or was simmediately preceding the commence within six (6) years immediately preceding the commence of the commence o	ch the debtor was an officer, dire elf-employed in a trade, profession ement of this case, or in which the	ctor, partner, or managing executive on, or other activity either full- or part- e debtor owned 5 percent or more of	of a corporation, partner in time within six (6) years
If the debtor is a partnership, list the ending dates of all businesses in whice (6) years immediately preceding the	ch the debtor was a partner or ov		
If the debtor is a corporation, list the ending dates of all businesses in which (6) years immediately preceding the	ch the debtor was a partner or ov		
Name & Last Four Digits of		Nature	Beginning
Soc. Sec. No./Complete EIN or		of	and
Other TaxPayer I.D. No.	Address	Business	Ending Dates
	· · ·		
Name	Address		
has been, within six years immediate executive, or owner of more than 5 partnership, a sole proprietor, or self-	ly preceding the commencement ercent of the voting or equity sec employed in a trade, profession,	urities of a corporation; a partner, oth or other activity, either full- or part-tin	officer, director, managing er than a limited partner, of ne.
(An individual or joint debtor should within six years immediately precedir should go directly to the signature pa	ig the commencement of this cas	ment only if the debtor is or has beer e. A debtor who has not been in busi	
19. BOOKS, RECORDS AND FINAN			
List all bookkeepers and accountants	who within two (2) years immed	iately preceding the filing of this bank	ruptcy case kept or supervi
the keeping of books of account and		into, proceduring and mining or also barns	

# Document Page 38 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN	ANCIAL AFFAIRS	
	iduals who within two (2) years immediately prepared a financial statement of the debtor.	eceding the filing of this bankruptcy case have a	audited the books of
Name	Address	Dates Services Rendered	
	duals who at the time of the commencement or books of account and records are not available	f this case were in possession of the books of and le, explain.	ccount and record
Name	Address		
	cutions, creditors and other parties, including n n two (2) years immediately preceding the cor  Date Issued	nercantile and trade agencies, to whom a financi nmencement of this case.	al statement was
		e of the person who supervised the taking of ea	ch inventory, and
the dollar amount and base	Inventory	Dollar Amount of Inventory	
of Inventory	Supervisor	(specify cost, market of other basis)	
b. List the name and addr	ress of the person having possession of the re	cords of each of the inventories reported in a., a	bove.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
21. CURRENT PARTNE	RS, OFFICERS, DIRECTORS AND SHAREH	OLDERS:	
a. If the debtor is a partne	ership, list nature and percentage of interest of	each member of the partnership.	
Name and Address	Nature of Interest	Percentage of Interest	

# Document Page 39 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

8	IAIEMENI OF	FINANCIAL AFFAIRS	
21b. If the debtor is a corporation, I controls, or holds 5% or more of the		corporation; and each stockholder who directly or ne corporation.	indirectly owns,
Name and Address	Title	Nature and Percentage of Stock Ownership	
22. FORMER PARTNERS, OFFIC	ERS, DIRECTORS AND SHAR	EHOLDERS:	
If the debtor is a partnership, list the	e nature and percentage of part	nership interest of each member of the partnership	).
Name	Address	Date of Withdrawal	
22b. If the debtor is a corporation, I immediately preceding the commer  Name  and Address	·	e relationship with the corporation terminated with  Date of  Termination	in one (1) year
	poration, list all withdrawals or d	N BY A COPORATION:  listributions credited or given to an insider, including other perquisite during one year immediately pre	-
commencement of this case.			Ü
Name and Address of Recipient, Relationship to	Date and Purpose of	Amount of Money or Description and value of	
Debtor	Withdrawal	Property	
If the debtor is a corporation, list the	e name and federal taxpayer ide	entification number of the parent corporation of any	
	e name and federal taxpayer ide	entification number of the parent corporation of any ne within six (6) years immediately preceding the c	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

#### STATEMENT OF FINANCIAL AFFAIRS

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 07/18/2009 /s/ Bruce Calvin Requilez

**Bruce Calvin Requilez** 

X Date & Sign

Dated: 07/18/2009

/s/ Linda Marie Requilez

Linda Marie Requilez

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bruce Calvin Requilez and Linda Marie Requilez / Debtors

### **DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: <b>EMC Mortgage</b> Attn: Bankruptcy Dept. 800 State Highway 121 By Lewisville TX 75067	Describe Property Securing Debt: 4157 North Richmond Chicago, IL 60618 - (Debtors primary residence)
Property will be (check one):	
□Surrendered ■F	Retained
If retaining the property, I intend to (check at l	east one):
☐Redeem the property	
■Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	
Property is (check one):	
■Claimed as exempt	□Not claimed as exempt
Property No. 2	
Creditor's Name: <b>Hyundai Motor Finance</b> Attn: Bankruptcy Dept. 10550 Talbert Ave Fountain Valley CA 92708	Describe Property Securing Debt: Hyundai Motor Finance - 07 Hyundai Sonata - 43,000
Property will be (check one):	
□Surrendered ■F	Retained
If retaining the property, I intend to <i>(check at li</i> □Redeem the property  ■Reaffirm the debt	east one):
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	(1.2.2.4)
Property is (check one):	
■Claimed as exempt	□Not claimed as exempt

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In re

DEBTO	R'S STATEMENT OF INTENTION	N
Property No. 3 Creditor's Name: Wachovia Mortgage, FSB Attn: Bankruptcy Dept. 4101 Wiseman Blvd # Mc-T San Antonio TX 78251	Describe Property Securing Debt: 4155 North Richmond Chicago, IL 60618 - (I	Debtors Rental Property)
Property will be (check one):	•	
■Surrendered	□Retained	
If retaining the property, I intend to <i>(check</i> □Redeem the property  □Reaffirm the debt  □Other. Explain  522(f)).		avoid lien using 110 U.S.C. §
Property is (check one):		
■Claimed as exempt	□Not claimed as exempt	
be completed for each unexpir	bject to unexpired leases. (All three contents of the lease. Attach additional pages if not	ecessary.)
Lessor's Name:  NONE	Describe Property Securing Debt:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No

securing a debt and/or personal property subject to an unexpired lease.						
Dated:	07/18/2009	/s/ Bruce Calvin Requilez	X Date & Sign			
		Bruce Calvin Requilez	A Date & Sign			
Dated:	07/18/2009	/s/ Linda Marie Requilez	X Date & Sign			
		Linda Marie Requilez	A Date & Sign			

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

Bankruptcy Docket #:

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

	The compensation paid or promised by the Debtor(s), to the undersigned, is as follows	:	
	For legal services, Debtor(s) agrees to pay and I have agreed to accept		
	Prior to the filing of this Statement, Debtor(s) has paid and I have received	:	\$3,500
	The Filing Fee has been paid.	Balance Due	\$0
2.	The source of the compensation paid to me was:		

- 2
  - Debtor(s) Other: (specify)
- The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11. U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the **first scheduled** meeting of creditors.
- (d) Advice as required.
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Salvador Gutierrez 07/22/2009 Dated:

> Attorney Name: Salvador Gutierrez LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 6280146

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In re

Bruce Calvin Requilez, and Linda Marie Requilez, Debtors

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/18/2009 /s/ Bruce Calvin Requilez

**Bruce Calvin Requilez** 

X Date & Sign

Dated: 07/18/2009

PFG Record #

/s/ Linda Marie Requilez

Linda Marie Requilez

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Bruce Calvin Requilez and Linda Marie Requilez, Debtors

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

In re

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

#### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Attorney: Salvador Gutierrez Bar No: 6280146

PFG Record # 345208